



1 Notice

Sound investment practices, as well as state regulations, dictate that annuity brokers who recommend the purchase or exchange of an annuity must have grounds to believe that the transaction is in the purchaser's interest and is appropriate for the purchaser's financial needs and goals. As part of this process, you and your broker should engage in a thoughtful, thorough interview in order to understand your financial background, and current and future needs. Below is a list of suggested topics for discussion. The collection and discussion of this information is for your benefit. It will be used to help your broker determine if an annuity is a suitable investment for you. This information will not be used for any other purpose and will remain confidential.

2 Topics for Determination of Suitability

- Financial status, net worth and current assets, including any existing annuity or life insurance
- Annual income
- Tax status
- Risk tolerance
- Investment objectives
- Current and future monthly financial needs
- Anticipated need to access cash values in the near future (versus the annuity's surrender charge schedule and IRS pre-age 59½ tax penalty, if applicable)
- Any other information relevant to determining whether the annuity is suitable

3 Acknowledgement

Determining the suitability of an annuity contract for a purchaser is the responsibility of the insurance broker, not of the insurance company. In recommending the purchase of an annuity (or the exchange of an annuity that results in another insurance transaction or series of transactions), an insurance broker shall have reasonable grounds for believing that the recommendation is suitable for the purchaser. This determination is made on the basis of facts, disclosed by the purchaser, as to his/her investments and other insurance products, and current financial situation and future financial needs.

Before executing the purchase (or exchange) of an annuity that is the result of the broker's recommendation, an insurance broker shall make reasonable efforts to obtain information about the purchaser's age, financial status, tax status, investment objectives and any other relevant information used or considered to be reasonable by the insurance broker in making the recommendation.

PURCHASER NAME(S)	DATE OF BIRTH
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By signing below, I(we) hereby certify that the above requirements have been met in regard to the Standard Insurance Company annuity application that was signed and dated _____ APPLICATION DATE. I(We) believe this annuity is suitable based on my(our) insurance needs and financial objectives.

_____ PURCHASER SIGNATURE	_____ DATE
_____ PURCHASER SIGNATURE	_____ DATE

INSURANCE BROKER NAME

By signing below, I acknowledge that based on the information the Purchaser(s) provided and based on all circumstances known to me at the time the recommendation was made, this annuity purchase is suitable to the insurance needs and financial objectives of the Purchaser(s). In addition, I have verified the identity of the Purchaser(s) with government-issued photo identification and believe the identity information provided to me is true and accurate.

_____ INSURANCE BROKER SIGNATURE	_____ DATE
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